



20131107000439410 1/2 \$18.00
Shelby Cnty Judge of Probate, AL
11/07/2013 11:38:35 AM FILED/CERT

This section for Recording use only

Subordination Agreement

Customer Name: Darrell T Hill

8033220

Account Number: 7612

Request Id: 1310SB0058

THIS AGREEMENT is made and entered into on this 15th day of October, 2013, by Regions Bank (Hereinafter referred to as "Regions Bank") in favor of BANK OF AMERICA, its successors and/or assigns (hereinafter referred to as "Lender").

RECITALS

Regions Bank loaned to Darrell T Hill and Beverly A Hill (the "Borrower", whether one or more) the sum of \$25,000.00. Such loan is evidenced by a note dated June 12, 2007, executed by Borrower in favor of Regions Bank, which note is secured by a mortgage, deed of trust, security deed, to secure debt, or other security agreement recorded 7/13/2007, Instrument # 20070713000330590 in the public records of SHELBY COUNTY, AL (the "Regions Mortgage"). Borrower has requested that lender lend to it the sum of \$111,600.00 which loan will be evidenced by a promissory note, and executed by Borrower in favor of Lender (the "Note"). The Note will be secured by a mortgage of the same date as the Note (the "Mortgage"). Lender and Borrower have requested that Regions Bank execute this instrument.

AGREEMENT

In consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, Regions Bank agrees that the Mortgage shall be and remain at all times a lien or charge on the property covered by the Mortgage prior and superior to the lien or charge of Regions Bank to the extent the Mortgage secures the debt evidenced by the Note and any and all renewals and extensions thereof, or of any part thereof, and all interest payable on all of said debt and on any and all such renewals and extensions, and to the extent of advances made under the Note of the Mortgage necessary to preserve the rights or interest of Lender thereunder, but not to the extent of any other future advances.

IN WITNESS WHEREOF, Regions Bank has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

Regions Bank

By:

Its Vice President

Mark Holmes
Mark Holmes

State of Alabama
County of Shelby

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said County and State, on this the 15th day of October, 2013, within my jurisdiction, the within named Mark Holmes who acknowledged that he/she is VP of Regions Bank, a banking corporation, and that for and on behalf of the said Regions Bank, and as its act and deed, he/she executed the above and foregoing instrument, after first having been duly authorized by Regions Bank so to do.

Bonnie Simpson
Bonnie Simpson

Notary Public

3-6-15

My commission expires:

NOTARY MUST AFFIX SEAL
This Instrument Prepared by:
Danielle Smith
Regions Bank
2050 Parkway Office Cir, RCN 2
Hoover, AL 35244



Exhibit "A"

Real property in the City of **BIRMINGHAM**, County of **SHELBY**, State of **Alabama**, described as follows:

LOT 7, ACCORDING TO THE SURVEY OF THE VILLAGE AT BROOK HIGHLAND AS RECORDED IN MAP BOOK 24, PAGE 93 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Being all of that certain property conveyed to DARRELL T. HILL AND BEVERLY A. HILL AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP AS TENANTS IN COMMON from AUBREY M. GARRISON, JR., AN UNMARRIED MAN, by deed dated July 14, 2000 and recorded July 19, 2000 as INSTRUMENT NO. 2000-24314 of official records.

Commonly known as: 112 BROOK HIGHLAND CV, BIRMINGHAM, AL 35242


APN #: **03-9-32-0-006-007-000**

 **HILL**
47774195

AL

**FIRST AMERICAN ELS
SUBORDINATION AGREEMENT**




20131107000439410 2/2 \$18.00
Shelby Cnty Judge of Probate, AL
11/07/2013 11:38:35 AM FILED/CERT

*WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING*